rescission period, or (c) after midnight of the third business day following the later of consummation of the credit transaction, delivery of the rescission notice, or delivery of all material disclosures required by the TILA and Regulation Z, as amended, the applicable respondent obtains a signed written statement from all consumers entitled to rescind the credit transaction stating that three business days have passed since the later of consummation of the credit transaction, delivery of the rescission notice of delivery of all material disclosures, and no consumer has rescinded the credit transaction; and (4) failing to take all actions necessary to terminate the security interest created under the consumer's credit transaction and return any money that the consumer has given in connection with the credit transaction when the consumer exercises his or right to rescind, as required by Regulation Z, as amended.

The proposed order also prohibits respondents from failing to make all disclosures, and in the manner, required by the TILA and Regulation Z, as amended, and from failing in any other manner to meet the requirements of the TILA and Regulation Z, as amended, including but not limited to 15 U.S.C. 1615, as amended.

The proposed order also prohibits respondents from purchasing any consumer credit transaction in which the disclosures required by Sections 121, 122, 125, and 128 of the TILA, 15 U.S.C. 1631, 1632, 1635, and 1638, as amended, violate, on their face, any provisions of the TILA, Regulation Z and the Commentary, as amended, by, for example, inaccuracies or incompleteness or absence of disclosures required by the TILA, Regulation Z, and the Regulation Z Commentary.

The purpose of this analysis is to facilitate public comment on the proposed order, and it is not intended to constitute an official interpretation of the agreement and proposed order or to modify its terms in any way.

By direction of the Commission.

Donald S. Clark,

Secretary.

[FR Doc. 99–19519 Filed 7–29–99; 8:45 am]

BILLING CODE 6750–01–M

DEPARTMENT OF HEALTH AND HUMAN SERVICES

Centers for Disease Control and Prevention

Government-Owned Inventions; Availability for Licensing

AGENCY: Centers for Disease Control and Prevention (CDC), Department of Health and Human Services (DHHS).

ACTION: Notice.

The inventions named in this notice are owned by agencies of the United States Government and are available for licensing in the United States (U.S.) in accordance with 35 U.S.C. 207 to achieve expeditious commercialization of results of federally funded research and development. Foreign patent applications are filed on selected inventions to extend market coverage for U.S. companies and may also be available for licensing.

ADDRESSES: Licensing information and copies of the U.S. patent applications listed below may be obtained by writing to Thomas E. O'Toole, M.P.H., Deputy Director, Technology Transfer Office, Centers for Disease Control and Prevention (CDC), Mailstop E–67, 1600 Clifton Rd., Atlanta, GA 30333, telephone (404) 639–6266. Please note that a signed Confidential Disclosure Agreement will be required to receive copies of the patent application.

PCR and Serological Diagnosis Using the ARP Gene and Its Protein

Methods for specific and highly sensitive detection of Treponema pallidum infection compromising the use of specific antigenic proteins and peptides unique to Treponema pallidum are provided. These methods are directed to the differential detection of specific Treponema infections enabling the identification of causative agents for specific Treponema disease states. Methods are particularly useful for detection of primary syphilis at early stages of infection.

Inventors: Hsi Liu *et al.*

U.S. Patent Application SN: not yet assigned.

(CDC Ref. #: I–040–98/0)

Method and Apparatus for Cough Sound Analysis

This invention is a fast, simple, and reliable method and apparatus for recording cough sounds for diagnosing pulmonary disorders and diseases. Generated data can be used to diagnose pulmonary disorders and diseases as well as track the effectiveness of treatment regimens over time. The simple, noninvasive method allows screening of at-risk individuals and early detection of pulmonary disorders and diseases which may allow earlier treatment or environmental modification, reducing the risk of irreversible injury to pulmonary function.

Inventors: William Goldsmith *et al.*

U.S. Patent Application SN: not yet assigned.

(CDC Ref. #: I–020–99/0)

Method and Apparatus for Safety Testing Optical Systems for Hazardous Locations

Method of determining the ignition characteristics of an optical source emitting optical power into a hazardous environment. The invention will allow testing laboratories to efficiently and accurately vary the irradiance of optical sources for certifying the safety of optical systems in hazardous locations. This new method will improve the accuracy of tests, simplifies test setup, reduces setup time, and reduces component inventory. The use of fiber tapers, rather than external components, reduces the risk of human exposure to potentially dangerous optical beams.

Inventors: Thomas Dubaniewicz *et al.*

U.S. Patent Application SN: not yet received.

(CDC Ref. #: I–015–97/0)

Methods and Compositions for Opsonophagocytic Assays

This invention describes the use of immunoassays for the detection of functional antibodies and the analysis of vaccine efficacy, particularly relating to Streptococcus pneumoniae. This method of pneumococcal vaccine measurement using ''functional'' opsonophagocytic assays is compliant with the new FDA requirements and is a significant improvement over existing assays. The invention measures vaccine efficacy and allows simultaneous detection of functional antibodies generated by multiple serotypes of a pathogen. Antibody response is easier and faster to measure and output is significantly increased.

Inventors: Joseph E. Martinez *t al.*

U.S. Patent Application SN: not yet received.

(CDC Ref. #: I–006–99/0)

Dated: July 26, 1999.

Joseph R. Carter,

Acting Associate Director for Management and Operations, Centers for Disease Control and Prevention (CDC).

[FR Doc. 99–19499 Filed 7–29–99; 8:45 am]

BILLING CODE 4163–18–P